

**THE UTILITY OF WRITTEN ISIZULU IN THE BANKS LOCATED IN THE INK REGION:
A LANGUAGE PLANNING EVALUATION STUDY**

SHORT DISSERTATION

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DECLARATION

I, the undersigned, hereby declare that this dissertation is my own original work and has not, in its entirety of part, been submitted at any university for a degree.

Mongezi Christopher Bolofo

.....

Signature

Date

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Ngiswele imilomo eyizinkulungwane ukunibonga ngokwanele, ukwanda kwaliwa ngumthakathi

M.C Bolofo

DEDICATION

This work is dedicated to my mother Nthisana Bolofo, my wife Sinenhlehla Malesedi Bolofo, my two sons Lesedi and Tlotliso Bolofo and my sister Lerato Bolofo for their unconditional love and unwavering support in my life. It is also dedicated to my late sister Sibonisile Bolofo whom I dearly miss and nostalgically reminisce about all the time.

ABSTRACT

The banks have established language policies that aim to elevate the status of official indigenous languages to the level of English. This study evaluates the implementation of the language policy planning in the banking sector to determine its impact in elevating the status of isiZulu. Research was conducted in the five bank branches i.e. Nedbank, Capitec, Absa, Standard Bank and FNB servicing Inanda, KwaMashu and Ntuzuma Townships (referred herein as INK region). This study brings a new dynamic of using written isiZulu language as a measurement of the efficacy of language policies in the elevation of status of isiZulu, making language policy evaluation practical and measurable. Using a triangulation research method, survey was conducted whereby a questionnaire was administered to the clientele and employees of the five bank branches. Semi-structured interviews with bank managers were held. In addition, participation-observation was undertaken to determine how much of isiZulu is used in its written form in the said branches. The findings indicated that though the five banks supports multilingualism in their language policies and declare isiZulu as one of their official languages, this undertaking is not supported by tangible written products in isiZulu. The digital platforms are also not available in isiZulu. The study concluded that the language policies have not increased the use of written isiZulu in the banks and therefore isiZulu has not achieved parity of esteem with English. The study recommends focused evaluation through bodies tasked to regulate the banking sector and further research on digital inclusion of official indigenous language, as well as the development of new policies in line with digitization.

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CHAPTER 1 INTRODUCTION, BACKGROUND AND RESEARCH METHODOLOGY

1.1 Introduction

This chapter presents the core information about the study. It presents the background information and the rationale of the study. It expounds the research objectives and key questions. It further details the research methodology and data collection systems to be employed.

1.2 Background Information and Rationale

The indigenous languages in South Africa were relegated in the economic sphere during the apartheid days. While indigenous languages were regional languages through the Bantustans under the apartheid government, only English and Afrikaans were the two official languages. IsiZulu was used by the KwaZulu government as an administrative language and largely in an oral form. The use of only English and Afrikaans resulted in the exclusion of the multitude of citizens in the economic arena. Those who stood a better chance of prosperity and inclusion in the economic arena were those who have grasped English and Afrikaans. Language was therefore used largely as an economic gatekeeper. The constitution of the Republic of South Africa of 1996 accorded to the previously marginalised languages an official status. In the democratic era, the languages were now sharing a parity of esteem with Afrikaans and English which had enjoyed hegemony in the pre-democratic era. This was envisaged as the corrective measure that will allow the citizens to access information in their languages and be proactive role-players in the economic development sphere. The status planning of South Africa has at last accorded the indigenous languages a parity of esteem with English and Afrikaans; however it remains unknown whether the language planning measures have really resulted in the speakers of these languages accessing the economic development services in their languages.

1.3 Language Policy Planning Towards Multilingualism in South Africa

In 1996 South Africa adopted a language policy that was aimed at uplifting the status of the previously marginalised indigenous languages. The Constitution of the Republic of South Africa stipulates in Section 6 of the Bill of Rights:

“6(1) The official languages of the Republic are Sepedi, Sesotho, Setswana, siSwati, Tshivhenda, Xitsonga, Afrikaans, English, isiNdebele, isiXhosa and isiZulu(2) Recognising the historically diminished use and status of the indigenous languages of our people, the state must take practical and positive measures to elevate the status and advance the use of these languages.”

Such stipulations were corrective measures of the past overpowering, side-lining and subverting of indigenous languages, which were excluded in the official status in the pre-democratic South Africa. This section of the constitution advocated for a vision of linguistic pluralism in South Africa. This acknowledged multilingualism. South Africa embraced its multilingualism as a resource. The Constitution of RSA further grants the right to receive information and education in one of the official languages. To elevate the status of the nine indigenous official languages, the Constitution, further grants the state the powers to establish means to protect and promote this linguistic pluralism and equality. The Constitution further establishes a regulating body in the form of Pan South African Languages Body that will be occupied with the function of the promotion of and safeguarding the linguistic rights.

1.3.1 The National Language Framework & its effect in KZN

Indeed a National Language Framework was instituted in 2003 and accepted by parliament. It stipulated that Provincial Governments must develop language policies in order to foster the use and elevation of previously disadvantaged languages. In 2012 the government brought to being the Use of Official Languages Act which stipulated that government national departments, provinces and provincial departments, entities and enterprises must choose at least three languages for administrative purpose and have language units.

The KwaZulu Natal Government responded to the requirements of the National Language Framework to establish a language policy that is reflective of the realistic language issues of the province. The KwaZulu Natal Provincial Language Policy acknowledges that there are 80% speakers of isiZulu in the province. The KwaZulu Natal Provincial Language Policy

states that for the purposes of governance and communication the provincial government departments will use two languages viz. isiZulu and English.

The EThekweni municipality also acted on the requirements of the National Language Framework and instituted its Municipality Language Policy. The EThekweni Language Policy stipulates isiZulu and English as the languages of the municipality. The municipality further established a language unit to support the implementation of its language policy. The Inanda, Ntuzuma and KwaMashu cluster of township grouped together for municipal administration (henceforth referred as INK region) is in the EThekweni Municipality, therefore in the region where it is acknowledged that isiZulu is a dominant language. The quasi-governmental agencies are therefore expected to follow suit in their language management and policy planning.

1.3.2 The Use of Official Languages in the Financial Sector

The government supported the use of indigenous languages in various sectors, especially those which are quasi-governmental. The constitution allows for the establishment of various regulatory bodies. In the financial industry and economic activities sectors there are such bodies as the National Consumer Council, the National Credit Regulator, the Financial Services Board, South African Reserve Bank, the Banking Association of South Africa and the Banking Ombudsman. These bodies are mandated to regulate the financial industry and align the activities of agents in this industry to the Constitution ensuring fair trade and fair consumer treatment. The language provisions of the constitution are included in the legislation and Acts that establish some of these bodies. The government Language Policy Planning included the linguistic rights in the Consumer Protection Act 68 of 2008 as it stipulates in section 3 (1b) (iv) that:

“The purposes of this Act are to promote and advance the social and economic welfare of consumers in South Africa by reducing and ameliorating any disadvantages experienced in accessing any supply of goods or services by consumers whose ability to read and comprehend any advertisement, agreement, mark, instruction, label, warning, notice or other visual representation is limited by reason of low literacy, vision impairment or limited fluency in the language in which the representation is produced, published or presented;”

The Consumer Protection Act of 2008 (CPA) clearly looked into regulating the trading space for the previously disadvantaged. It spells out the linguistic rights of consumers in section 22 (1) (b) where it prescribes the right of consumers to information in plain and understandable language:

“22 (1) The producer of a notice, document or visual representation that is required in terms of this Act or any other law, to be produced, provided or displayed to a consumer must produce, provide or display that notice, document or visual representation – (b) in plain language, if no form has been prescribed for that notice, document or visual representation.”

Though the CPA does not overtly state that the consumers must be given information in the official languages, it does however put emphasis on the understanding of the consumer in number 2 of the same section

(2) For the purposes of this Act, a notice, document or visual representation is in plain language if it is reasonable to conclude that ordinary consumer of the class of persons for whom the notice, document or visual representation is intended, with average skills and minimal experience as a consumer of the relevant goods or services, could be expected to understand the content, significance and import of the notice, document or visual representation without undue,”

Therefore a non-English speaking consumer cannot be said to be understanding if issued with the information written in English, no matter how plain and simple is the English utilised in the notice, document or visual representation.

The Government further included the linguistic rights in the National Credit Act 34 of 2005 in section 63 (1) where it prescribed that credit providers must be in a position to supply information prescribed by the Act in the official language chosen by the consumer.

“63 (1) A consumer has a right to receive any document that is required in terms of this Act in an official language that the consumer reads or understands, to the extent that is

reasonable having regard to usage, practicality, expense, regional, circumstances and the balance of the needs and preferences of the population ordinarily served by the person required to deliver that document.”

Both the Consumer Protection Act and the National Credit Act uphold the linguistic rights prescribed by the Constitution in section 6. It is due to the NCA 34 of 2005 that the banks are expected to establish their language policies, in order to show how they intend to utilise indigenous and previously disadvantaged languages in making banking services equally accessible to the population that speaks these languages. A circumscription that is overtly stated in the Act’s section 63 (2) that the credit provider must make a “submission to the National Credit Regulator” proposing their language policy.

With such overt language planning stipulations intending to make services accessible to speakers of various official languages in South Africa, evaluation studies must be undertaken to analyse whether there is an implementation of these language policies and in their implementation is there a shift in practice ending in the increase status of official languages. This study aims to evaluate the impact of such language policy planning in the status of isiZulu by measuring the use of written isiZulu in the branches of Absa, Nedbank, Standard Bank, First National Bank (FNB) and Capitec in the INK region. The study uses written isiZulu, that is, the provision of documents written in isiZulu, as the measurement of the reality (or otherwise) of “parity of esteem” of that official language with English, because in the pre-democratic era indigenous languages enjoyed oral presence in the governmental and quasi-governmental organisations. Noteworthy is that though isiZulu and other indigenous languages did not have an official status they were used in education as media of instruction. This changed later on as Bantustans opted for English as a medium of instruction from standard three to matric but still isiZulu and other indigenous languages were taught as a subject. This means the people of KwaZulu Natal, even those with minimal education are able to read and write isiZulu.

1.3.3 Constitutional agent for the promotion and protection of multilingualism

Marivate, cited in Deprez and Du Plessis (2000) states that the function of PanSALB is the promotion of multilingualism. This is clearly stipulated in the Constitution of South Africa of 1996 in chapter 1 section 6 (5) which calls for the establishment of the South African Language Board (henceforth referred to as PanSALB) that must serve to “promote, and create

conditions for the development and use of all official languages” and to promote and ensure respect for all languages commonly used by communities in South Africa...”. Such assertions are substantiated by the Pan South African Languages Board Act of 1995 that further defines the objects of the board to be:

- To further the development of the official South African languages.
- To promote knowledge of and respect for the other provisions of and the constitutional principles contained in the Constitution dealing directly or indirectly with language matters.
- To promote respect for multilingualism in general.
- To promote the utilisation of South Africa’s language resources.

Above such objectives, the PanSALB Act stipulates some legislative mandate of the Board to be making recommendations on proposed or existing legislation, practice or policy dealing with language matters and to the organs of state at all levels of government aimed at promotion of multilingualism. It must also initiate research studies, advise on the coordination of language planning and actively promote multilingualism and the development of previously marginalised languages.

The Mandate of PanSALB is to the state and public institutions. The banks are therefore not within their jurisdiction to monitor in terms of language planning. However regulatory bodies like National Credit regulator and the South African Reserve Bank are within the boundaries of PanSALB. There seems to be neither cooperation nor coordination between PanSALB and such bodies about the protection of the Human Linguistic Rights.

1.4 Research Objectives and Key Questions

By measuring the amount of documents written in isiZulu used by the Banks in assisting its isiZulu speaking clientele in the INK Region, this study seeks to evaluate if the language policy and planning in the banking sector is indeed elevating the status of the previously disadvantaged isiZulu as planned. The researcher aims to establish the perceptions of the banks’ clientele about the use of isiZulu in accessing the banking services and further study the systems used by the banks to cater for isiZulu speaking clientele that has no comprehension of English or Afrikaans. The study will also evaluate the accessibility of the banking sector to isiZulu speaking population, particularly in the digital platforms.

Through this research the researcher aims to evaluate whether the language planning prevailing in the banking sector is yielding the envisioned results of elevating the status of the previously disadvantaged languages. It does not set itself as an investigation of accountability to the powers that be, but instead it preoccupies itself with making policy evaluation a practical part of language planning. Thus the study aims to achieve these objectives:

- To evaluate if the language policy and planning in the banking sector is growing the status of isiZulu as planned.
- To measure the usage of isiZulu in documents and applications intended for the consumers in the wake of the banks' language policies and objects thereof.
- To establish the perceptions of the banks' clientele about the use of isiZulu to access the banking services within the banking institutions.
- To study the systems used by the banks to cater for isiZulu speaking clientele with no comprehension of English or Afrikaans.
- To evaluate the accessibility of the banking sector to isiZulu speaking population through its branch services and digital platforms

In reaching the above objectives the study will set itself the following study questions:

- Is the clientele able to acquire written information in their indigenous official language isiZulu?
- Are the banks and banking platforms accessible to isiZulu speakers in their language?
- What are the perceptions of the isiZulu speakers about accessing the banks in their language?
- In light of the constitutional prescriptions regarding official languages is isiZulu gaining the parity of esteem as anticipated by the language policies of the banks?
- Conclude on how are official languages other than English used by the banks in an area that is dominated by a high population of non-English speakers

1.5 Research Methodology

1.5.1 Research Design and Methodology

De Vaus (2001) states that the object of research design is ensuring that evidence obtained is able to respond to the research question as unambiguously as possible. He further explains that researchers must not mistake research design with a mode of data collection for it is a structure that precedes data collection. This research will use mixed methods of data collection. As an evaluative study it needs to have adequate checks and balance, therefore using only one data collection method might not give a clear depiction of the realities of the research question. This study is conducted in a services sector and therefore one cannot conclude without the actual testing of the service, whether it is as the participants suggest or not. Johnson and Onwuegbuzie (2004:22) define mixed methods as “the class of research where the researcher mixes...qualitative and quantitative research methods ...into a single study”. This study, as much as it seeks to measure the utility of written isiZulu in the banking sector, also aims to offer more insight on the implementation of language policies. Therefore the ‘triangulation’ of research methods will assist a great deal in offering more insight. The researcher will utilise semi-structured interviews, questionnaires and the participant observation in the data collection.

The researcher will employ both the quantitative and qualitative research methods. The use of triangulation method is suitable for this study for it will study a single sector in one given geographical space and, as it seeks to evaluate the use of written isiZulu in the banking sector which can be quantified, the underlying factors cannot be ignored. In other words, whilst quantifying the used isiZulu it is equally important to accompany that measure with reasoning. In differentiating between qualitative and quantitative research methodologies, Dey (1993) points out that a qualitative data is more on explanation made in speech and actions whilst the quantitative methods is based on numbers. This is further authenticated in Jackson (2008) wherein it is stated that a qualitative research method focuses on natural aspects not in numbers.

This study will use questionnaires; this method of data collection allows a degree of objectivity. Robinson (2010:81) states that “the absence of face-to-face interaction between researcher and participants reduces the effect of the researcher on responses.” Moreover it is practical as the bank staff might not have time (and permission from their superior) to sit and

talk as this might disturb serving the clientele. The study will also use semi-structured interviews in enquiring with the bank's branches' managers. The management may accept scheduled appointments. Robinson (2010:73) stated that "fully structured interview is essentially a structured questionnaire where questions are put by the interviewer, usually face-to-face, who then notes the answers". The questions will be prepared and form integral part of the study. Bausel (1986) cited in Ndimande 2001 authenticates that questions are the basis of research. The interviews will be held with high ethical and respect code. Indeed Gratus (1988) states that it is important not to undermine and subvert the interviewees. The interview gives the space for the participants to expand and express their beliefs and convictions about the topic. Gratus (1988) further underlines that interviews allow the participants to expand in their responses.

The researcher will also employ the questionnaires in collecting information from the bank clientele. The clientele comes to the bank for particular services but do enjoy some idling time while they wait in the queues, besides not being under any professional restraint. The researcher will take advantage of this to administer the questionnaires and collect them back. Robinson (2010:81) clarifies that with questionnaires "it is possible to deal with a large sample even if you have relatively small resources." In order to simplify the task for the respondents the questions of the questionnaires will be simple, easily understandable and use pre-coded answers, following Robinson (2010) who states that "the use of pre-coded answers simplifies the task of analysis." The questions in the questionnaires will focus on getting answers to the research questions.

However, this method has its drawback. Robinson does spell out the disadvantage of using the questionnaires as "the resulting quantitative data and associated statistical analysis can give an inflated impression of the value of the findings".

The researcher will ultimately use participant-observation by visiting the branches to observe the signage, the pamphlet and ATMs in terms of the availability of isiZulu in written messages. The researcher will further check digital platforms of the banks to establish whether they are linguistically inclusive. This will then balance the evaluation and be the litmus check of the level of the usage of written isiZulu in the branches of the banks investigated located in the INK region.

1.5.2 Context of Evaluation Embraced by the Study

Stufflebeam (2000) defines evaluation as a “study designed and conducted to assist some audience to assess and object’s merit or worth. This substantiates what was deduced by Scriven (1991) about evaluation being a “process of determining merit, worth and value of things” He further states:

“Evaluation is not the mere accumulation and summarising of data that are clearly relevant for decision making....gathering and analysing the data that are needed for decision making comprise only one of the two key components in evaluation, a second element is required to get to conclusions about merit or net benefits: evaluative premises or standards. Evaluation has two arms: One in engaged data gathering, the other collects, clarifies and verifies relevant values and standards” (Scriven 1991 :)

Calidoni-Lundberg (2006) says evaluation operates within multiple domains and serves a variety of functions at the same time. To this regard he presents an evaluation process that has the four steps as presented below:

Step 1: Defining the purpose of evaluation.

This is a step where purposes of evaluation are stated. There is ‘formative evaluation’ which focuses on evaluation done for the aim of improving the programme and there is ‘summative evaluation’ which is evaluating for the purposes of accountability. In this evaluation level of process Calidoni-Lundberg puts three (3) purposes viz. Programme Improvement, Accountability and Knowledge Generation.

This study aims to contribute in Knowledge generation. There have been calls for impact analysis and evaluation of language planning. Therefore this study is a pragmatic approach of introducing an evaluation method for language policies.

Step 2: Defining the issue

This step is for defining the reason for evaluation and what part is being evaluated. Evaluation may seek to examine the structure of the program or policy or seek to evaluate the results or the program design. This means that the evaluators’ aim might be to enhance how the policy is structured or if the design is implementable or if it is yielding the projected effects.

This particular study is concerned with the results evaluation, it aims to root out whether the language planning policy in the banking sector is bringing any shift in the use of official

indigenous languages in the banking sector and if the citizens are able to access information and enter the economic arena in the languages they understand.

Step 3: Defining the Model

The model of evaluation can be based on the effectiveness of the policy or looking at the cost-bearing of the policy or it can be done as a contribution in the professional field.

The model of evaluation of this study is based on two focuses. First it focuses on the effectiveness of the language planning practice as it looks whether the language policies already planned by the banks through the National Credit Regulator do achieve the upliftment of the status of indigenous languages as planned.

Step 4: Defining the Method

The evaluation can be carried out in various methods; these methods can either be quantitative or qualitative evaluation methods.

This study took a triangulation approach where both methods are employed in the study for the sake of establishing a structure that will be balanced enough to be able to do the check and balancing of the evaluation. The use of written isiZulu will be an index that seeks to indicate the effectiveness of the status planning this will be language policy planning evaluation.

1.5.3 Research Site

The research site is the INK region. A combination of three townships put together as one zone for the administrative purposes as they are geographical close to one another and shares the same population dynamics. The document titled Inanda, Ntuzuma, KwaMashu Nodal Economic Development Profile (herein referred as the INKNEDP) outlines the living standards of the INK population. I herein focus on the two aspects namely; education and languages because they are the rationale behind using this region as the research site.

1.5.3.1 Population of the INK region

The INKNEDP in its 2006 estimation profiles the INK region as having about 580 000 people with an overwhelming majority of this population being black. It further points out that the ratio of male-to-female as 49 to 51% with 65% younger than 29 years of age, indicating that youth development is a priority within INK.

1.5.3.2 Education Levels of the INK Region

The INKNEDP reports that within the 0-24 year old, 34% have never attended school, due to socio-economic factors, despite the readily availability of schools in the region and the compulsory attendance until 14 or 16, since 1994 or 1996. If poverty is an obvious cause, cultural factors cannot be excluded. “Of the 64% that have attended school, 22% have a grade 12 level education.” Tertiary education is a scarcity as only 4% of those educated attended tertiary education.

1.5.3.3 Linguistic profile of the INK Region

The linguistic composition of the INK is the central part of this study. IsiZulu is the main language. The INKNEDP indicates that “around 95% of the population speaks Zulu as a first language. With lower levels of education English comprehension is relatively low. This corresponds with the records of the Census 2011 as provided by Statistics SA for eThekweni Municipality’s linguistic composition. The INKNEDP further posits that “the limited level of English instruction inhibits opportunities for employment within eThekweni’s knowledge economy.”

The above statistics indicate that there is a minimal understanding of English in this region and supports our hypothesis that the population could benefit in receiving services in the language they fully comprehend. The population that was surveyed came from this region and reflected the dynamics thereof.

1.5.4 Sampling

In sampling one takes a portion out of the whole. The random selection of clientele in the banks will be employed and this is anticipated to give a mixed demographic sample of bank users of the INK region. The researcher will choose participants from the clientele of each bank. The researcher will randomly select 15 participants per bank to administer the questionnaires to. The researcher will further send questionnaires to four (4) bank tellers who will be selected as participants and seek semi-structured interviews with the five (5) bank managers of the participating banks. In total the study will enrol 100 participants.

1.5.5 Research Paradigm

Paradigms are a crucial part of the research. William (2008) writes that a paradigm is a particular perception of the world or a framework or structure that governs the research study or aspects of the research. Lincoln and Guba (1985:15) state that a paradigm represents our thoughts about the world. This study subscribes to an evaluative methodology. Evaluative research is the one that occupies itself with the assessment of policies and plans. The evaluation in this research will assess the bank policies in terms of outcomes. The study will subscribe to interpretive paradigm which is described by Abdel-Fattah and Galal-Edeen as:

“the way to gain insight through discovering meanings by observing and understanding of the subjectively created social world as it is. It explores the richness, depth and complexity of phenomena. The goals of interpretivism are both ideographic and emic. It aims to characterise how people experience the world, the ways they interact together, and the settings’ in which these interactions take place” (2009:5)

The triangulation research method used in this study and the evaluation task it set for it are best suited for the interpretative paradigm because we seek to measure a phenomena of communication and language within a social setting. This cannot be done without understanding how people experience the use of languages in the banking sector. This requires engaging complex and in-depth attitudes of the population.

1.6 Chapter Outline

The research will be divided into four chapters. Chapter 1 (this chapter) serves as an introduction and presents the research methodology and data collection method; chapter 2 is dedicated to literature review to provide information regarding the language planning and policy in South Africa, with a focus on the banking sector. It includes the theoretical framework wherein the approaches to language planning theories and evaluation theories will be laid forth. Chapter 3 delves into data presentation and analysis and chapter 4 concludes with Interpretation and Data Findings.

CHAPTER 2 LITERATURE REVIEW AND THEORITICAL FRAMEWORK

2.1 Introduction

This chapter presents the review of the literature on language policy planning within the banking sector. There will also be a presentation of the theoretical framework within which the study locates itself.

2.2. Review of Literature

Mpunzana (2012) in her research concludes that with the 11 languages having been designated as official languages it implies that in the banking sector these languages should enjoy equal status. She further suggests that South Africa copy India in the banking sector by using a language that is dominant in every province on top of English. In her research conducted in Absa Mpangeni branch Mpunzana's (2012) findings were that Absa's communication strategy was a one-way model where clients are served in a language they do not understand and they end up agreeing on things they would not agree with under circumstances of clear understanding. When respondents in the study were poised with a suggestive question that there should be dedicated counters for particular language group, 30.7% agreed with the proposal meanwhile 44.6% disagreed sighting that it will create a problem with a large number of people flocking to one dedicated counter. This revealed the varying ideas and feelings about language matters in the banking sector. The study found that "dominant languages Afrikaans and English still appear to be dominant languages which were catered for in the banking halls." (2012:144). This notion is also strongly held by Webb (1999) who notes that South Africa has documents that proclaim linguistic pluralism but the country is regressive to its pre-democratic language practice. The Mpunzana study serves as a suggestive study on communications and language issues in the banking sector. This study will zoom in the communication material focusing on measuring the use of isiZulu by banks in the isiZulu dominated region. This will evaluate whether there is progress towards multilingualism or bilingualism or trilingualism or whether there are regressive tendencies maintains monolingualism or bilingualism Afrikaans and English.

Thango and Moyo (2020, p193-206) analysed the impact of status planning in the banking sector focusing on its goal of contributing to multilingualism in South Africa. This study found that though there is language policy planning in the banking sector the practice in the banks remains far from reaching the goals set out by t by those policies. The study further posits that English is used as the sole language of communication and records and it is therefore unfairly baptised into a “language of business” over other official languages. In their article Thango and Moyo link this unfair practice to the language in education planning, as fact that English is the medium of instruction promotes monolingualism in business. They further recommend that South African legislative powers should promulgate the regional language planning in the banking sector, for by so doing it will achieve the promotion of access to information for many speakers of indigenous official languages. Thango and Moyo’s work promotes the idea of qualitative evaluation of the impact of language planning. This study seeks to bring forth a practical evaluation of language practice within a policy framework in a region where there is above 90% of speakers of isiZulu as indicated by the INKNEDP (2006)

Cornelius (2016) reveals that banks in South Africa undertake to make credit agreements in two official languages and that these two languages remain English and Afrikaans. Kahn (2001:3) deduced that “The black languages are virtually non-existent in law and commerce”. The National Credit Act of 2005 dictated in its section 63 and 64 that credit providers must have language policies. These policies must show how linguistic rights of the clientele are protected. Banks and other credit providers came up with language policies which were then authorised by the National Credit Regulator. Hereunder are the undertakings of the various banks in terms of policies:

Note that all the banking institutions and managers of the branches targeted in this study (except for Capitec bank) declined my request for interview and having their staff members responding to questionnaire, hence the following information was retrieved on the banks website (Capitec and FNB language policy), as addendum in published research (Nedbank language policy) and from source who legally acquired it (Absa Language Standard)

FNB Draft Language Policy.

A document titled FNB *Language Policy in Terms of the National Credit Act 34 of 2005* was discovered in FNB's website. In its introductory paragraph this policy declares that it is constituted "in terms of Section 63 of the NCA 34 of 2005". The Policy document further gives a customer profile wherein it indicates that statistics showed few requests for other languages than E and declare them to be less than 1%. The policy thus indicates that "as a result of understanding our market and the requirements of our clients this policy has been updated to cater for the following languages.... namely: English, Afrikaans, isiZulu and Setswana" This is a decision that was taken to "accommodate for the mass market" which was derived from a "percentage of customers in terms of demographic analysis"

Written Documents

The Policy stipulates, in Section 2, that all the documents required in terms of the NCA will be drafted in English and that the English version will be the 'legally binding contract between the consumer and FNB whilst undertaking to make key information documents (quotation and obligations) available in Afrikaans, isiZulu and Setswana. The section 129 (1) and 86(10) notices will be in English and only upon request will they be delivered in Afrikaans, isiZulu and Setswana.

Points of Contacts

The contact centres such as call centres will have the "capability to converse with the consumers in English, Afrikaans, isiZulu and Setswana" and branches will also "render services to consumers" in these languages "as per the consumer's preference."

Marketing Material

The Marketing and advertising material products will be "provided in the language of the actual media and target audience"

Digital Platforms

Digital space at FNB will remain in English. Information in the Internet Banking, Banking App and Online Banking and ATMs will be published in English only with an undertaking to provide key documents in Afrikaans, isiZulu and Setswana should a consumer forward a request.

Nedbank Language Policy

A copy of the documents titled Nedcor Language Policy (henceforth to be NLP) and Nedcor Editorial and Language Services (to be referred to as NELS) was attached as the addendum in the thesis by Van Schouwenberg (2009)

In its policy Nedcor does not choose any language as their language of business but open with a bold statement that reads “Nedcor does not discriminate against any language.” This presumably means that the bank accepts all languages as a business language. The Nedcor Language Policy (NLP) further delineates how the languages would be utilised in various spheres of the bank’s dealings. On marketing materials - brochures, posters, and advertisements - the policy states that it is driven by the market forces meaning that they are produced in English and Afrikaans and in some instances Zulu, Xhosa and Sotho.” Such proclamation paints a picture that Zulu, Xhosa and Sotho are part of the main languages of the bank.

Branches

The NLP states that communication at the branches will be conducted in the language of the client provided there is a staff member who is able to converse in that language. Failure to that it will be conducted in English. However there is an undertaking that branches should take measures to appoint staff conversant in the language prevalent in the area they are situated.

Forms

Forms and other documentations makes parts of the provisions of the National Credit Act, this means that they are subject to Section 63 and 64 of the Act that gives the right to clients to receive information in any official language. The NLP states that “Nedcor drafts legal agreements in the languages promulgated in South Africa - in practice this means English and Afrikaans.” With this stipulated the NLP further specifies that standard retail agreements and explanatory statements will be availed in English, Afrikaans, Zulu, Xhosa and Sotho however the ones in Afrikaans, isiZulu, isiXhosa and Sesotho will not be legally binding as they do not form part of the agreements.

Correspondences

If possible, standard letters will be written in the language chosen by the clients. The issue of possibilities extends to availability of terminology in that language therefore the practicability emphasized by Nedbank is based on an assumption that the indigenous languages have no technical terminology and therefore letters will be written only in English and Afrikaans. There is nothing said about the emails but one can assume that they are also part of this stipulation.

Internal Communication

English is stated as the language of internal communications in the Nedcor group. This means policy documents, manuals and circulars will be produced only in English..

ABSA Language Standard.

Languages Statement of Intention (to be called LSOI henceforth) which was instituted based on the National Credit Act and the Language Standard which is an internal document that directs the staff of Absa on how to use language. The LSOI is being reviewed and thus cannot be shared with the public. The Language Standard was in the files of the researcher and was shared by the bank when the researcher and a friend were taking the bank to task with their linguistic discriminatory practices. The discussion hereunder is therefore based on the Absa Language Standard.

Without offering any basis or alluding to any research the Language Standard entreat its users to ‘duly consider the current trend of English being the preferred business and financial language in RSA.’ The objectives of the Language Standard are mentioned as being:

- To provide clarity on language usage
- To mitigate possible reputational and financial loss to the group
- To support market growth and customer acceptance levels.

The Language Standard applies to all Absa Group employees in South Africa and it provides guidance on language usage in verbal and written communication internally or externally and in all printed matter used in the Absa Group operations. It further reveals that English is one of the requirements of employment at Absa and accordingly stipulate it as the language of open communication. This does not preclude the use of mother tongue amongst the staff in one-on-one and private conversations, this applies on emails however when communication becomes

open it must be in English unless all the participants understand one of the official languages being used.

External Communications

The Language Standard outlines the areas of Absa's external communication and states how languages are to be used in each category. It enlists advertising, call centres, digital channels, letters, social media, branch signage, forms and business cards as channels of external communications.

Advertising

The Language Standard separates the types of advertising it engages on in to two categories: 'above the line' and 'below the line'. The above the line advertising is done on bigger platforms like television, radio national press and magazines, billboards and regional initiatives. The below the line is on brochures and posters, promotional items, direct mail and in-branch campaigns. Both advertising strategies will be carried out in any of the 11 official languages depending on the target audience. Noteworthy is that this is not mentioned by the NCA but Absa has committed to use the language as per the audience targeted.

Call Centres and Branches

The Language Standard stipulates that "verbal services to be in the customer's preferred language as far as possible". It asks the staff to make every effort "to serve the customer in his/her language". Should this prove to be impossible it must be attempted to use the next language the customer chooses. There is a commitment to have the Absa Call Centre fully equipped to serve in all 11 official languages. The contact staff at the branches must be aware of the language capabilities present in the branch and such capabilities should "reflect the population usage as far as possible".

Digital Platforms

The Language Standard proclaims that in the ATMs Absa will offer indigenous languages option as per the stipulations of the Language Statement of Intent. The General Website of Absa and Social media will be in English only whilst the internet banking and Mobile Banking will be in English and Afrikaans.

Correspondences

“Absa’s Messaging is in English and Afrikaans” states the Language Standard which also states the commitment to “add more official languages to be in line with business and marketing objectives”. Letters to the customer must however be in the customer’s preferred language subject to the LSOI. This will also apply in letters and emails responses which must be in the languages of the customer.

Forms

Forms are in English and Afrikaans. At the time of assenting and publication of the Language Standard it is stated that the credit forms were being translated into isiXhosa, isiZulu and Sesotho. These languages seem to be the ones chosen in the LSOI as the Language Standard states that the forms are subject to the LSOI.

Signage

Metropolitan Branches will have their signage written in English and Afrikaans and in the rural branches to be in English and the most widely spoken local language.

Capitec Language Policy

The Capitec language policy is available in www.capitecbank.co.za is short and to the point. It states as its purpose the objectives of section 63 of the National Credit Act 34 of 2005. Its effective date is November 2017. It is directed to all employees.

Client Communication

The policy gives access to clients who apply for credit in branches to the pre-agreement statement and quotation, credit agreements and insurance agreement in English, isiZulu or Sepedi. Clients who apply on the digital platforms or non-face-to-face platforms can only access documents in English; however the assistant by the consultants will be in 11 official languages of South Africa.

Marketing Material

All marketing material will be availed in English; brochures are in English and will be availed in isiZulu and Sepedi if a client requests them. Marketing for wider markets in publications, television and radio stations will also be in English. However it is envisaged that publications and radio stations might require the specific languages, which the policy indirectly stipulates that they will be availed in the specified language.

Written Correspondences

SMS and arrangements letters and facility closure letters are only available in English. Only the Central rescheduling letter will be available in English, isiZulu and Sepedi in the branches.

Transactional and Communications Channels

The digital platforms will not be available in isiZulu and Sepedi but in English only. The Policy states that the Banking App, Mobile banking, Website, and the ATM will only be available in English. The branches which are termed Central Processing Centre are also in English i.e. all systems and signage, however call centre and client facing employees are recruited from the local communities which means clients can be assisted by someone speaking their preferred language

The Language of Contracts

Cornelius (2016) deduced that contracts and agreements are provided by the banks in the other official languages but they are not legally binding and the customer does not sign in this version thus reducing it as a mere informational document. Such assertions have not been included in our quantitative evaluation on how much of official indigenous languages in written forms are used in the banking sector. This study seeks to evaluate an impact of such status planning within the banking sector.

The banks have become the partakers in the Treating Customer Fairly which is described by Cornelius (2016) and has as one of its outcomes the need to “make sure customers know what they are getting themselves into”. Yet there has never been an evaluation of whether banks do comply with this and whether the clientele is satisfied with regards to this undertaking.

Abdullah and Talif (2002) found that language developments within the banking sector in the international market are being integrated to the local scene and they offer tremendous potential for expansion thus communication in one language does not suffice. Abdullah and Talif (2002) further emphasize the importance of linguistic inclusion in the banking industry as they observe that “the country’s future lies in a knowledge-based economy”. Banks need to therefore manage language as a resource and use it as a tool to reach and package various markets. Abdullah and Talif state: “management of languages knowledge would enhance and allow for competitive advantage. It is therefore important for the banking industry to ensure

that their human resources are managed effectively and optimized for future growth” (2002:114)

Stoop and Chuur (2013:545) in substantiating the circumscriptions of the Consumer Protection Act concluded that “one can say that a consumer is entitled to ‘simple language’ and ‘transparent’ contracts where the right and duties of all parties are clearly specified.” They further conclude that “the use of plain and understandable language in consumer contracts results in transparency and effective communication” (2013:546). Even though the CPA does not specify on official languages but the word “understandable” requires that the supplier must issue information in official indigenous languages if need be. This notion Stoop and Schuur deduced that

“Section 40(2), however provides that it is unconscionable for a supplier to knowingly take advantage of the fact that a consumer was substantially unable to protect his or her interests because of an inability to understand the language of an agreement.” (2013:544)

It is on the basis of Section 40 (2) that the agreement with a consumer may be subject to challenge as per Stoop and Schuur.

The consumer’s right to official languages is overtly spelt in the National Credit Act section 63:

63. (1) A consumer has a right to receive any document that is required in terms of this Act in an official language that the consumer reads or understands, to the extent that is reasonable having regard to usage, practicality, expense, regional circumstances and the balance of the needs and preferences of the population ordinarily served by the person required to deliver that document.

The Banks have made undertakings, in their language policies, to serve the publics in their official languages and such policies have been accepted by the National Credit Regulator. One example is set by the FNB language policy where it is stipulated that in accordance with section 63(2) of the Act, FNB will provide consumer support and documentation across varying consumer segments as set out below while striving to ensure that customers receive verbal and written communication in an official language and in plain language. FNB employees are instructed to ensure that the customer understands the information received from the bank.

Kingsley (2010) made findings that in Luxembourg the preferred language of banking by the employees is English for he states “these multilingual employees highly value English as the most common language in banks for including and involving all, highlighting its vital role in banks” (2010:3). Abdullah and Talif also found that in Malaysia the staff of the banks prefer to use English, however in the context of South Africa where the provisions of the Consumer Protection Act and National Credit Act requiring plain, understandable and official languages to be used in serving the consumers, there is little room to escape and just move towards the use of English only.

2.2.1 Overview of Literature Review

The undertakings made by banks to the National Credit Regulator triggers a need for a study that evaluates the progress these stipulations have brought to practice. How much of official languages are being used, not only at an oral level but written official languages? Noting that the pre-democratic conditions have always accorded oral use of indigenous languages in the banking sector thus this study focuses on the written language as a marker or indication of any shift or impact brought by the democratic era’s language policy planning in the banking sector. Even though the literature above highlights that language planning or language management has been done on linguistically inclusive policies within the banking sector no evaluation has been done to quantify the impact and effects of such policy planning. This study sets itself as an evaluation study. It seeks to study the use of written isiZulu an indigenous official language of Republic of South Africa in the banking sector. This study will contribute in the language planning theory by bringing in evaluation, a call made by Webb (2000) Baldauf and Kaplan (1997). The evaluation seeks to establish if the language policy planning is able to elevate the status of indigenous official languages within the banking sector and indirectly evaluates the accessibility of the banking services to users of indigenous languages.

2.3 Theoretical Framework

Language Planning Theory materialized as part of sociolinguistics in the 1960s. Haugen (1957, 1996) defined language planning as decision making about language.

There are several perceptions of language planning. Some scholars saw it as purely a linguistic action like Gorman (1973:73) who defines it as “measures taken to select, codify and, in some

cases, to elaborate orthographic, grammatical, lexical, or semantic features of a language and to disseminate the corpus agreed upon”.

There was also a rise of pragmatist theory that viewed language planning as involving more than the planners and their projected outcomes. For instance Jernudd and Das Gupta (1971) perceived language planning as a “political and administrative activity for solving language problems in society” (1971:211). This view construed language as a communication factor that is complex in its nature in relation to society. Such a view was also held by Fishman (1974) who saw language planning as an “organized pursuit of solutions to language problems, typically at the national level” (1974:79). Other scholars viewed it as an activity that encompasses all aspects; linguistic and administrative or political like Tauli (1968:56) who defines it as a “methodical plan for regulating and developing existing languages and create new languages for a nation or a region, or even to devise new international languages.” Karam (1974:105) states that language planning is” an activity which attempts to solve a language problem usually on a national scale, and which focuses on either language form or language use or both. Cooper (1989) defines language planning as “deliberate efforts to influence the behaviour of others with respect to the acquisition, structure or functional allocation of their language codes” (1989: 45). It includes corpus planning and codification and standardisation of spelling (Bright, 1992: 311). Some foundations of language planning theory culminated into language planning models, which are said to be “offering demonstrable substantive manifestations of language planning theory, and are used to validate the foundational theoretical and/or contemporary theoretical basis of language planning theory” (Mwaniki 2015:103)

i. Language Planning Processes Model.

This model derives from Haugen (1966, 1983), and according to Mwaniki (2015) it is the foundation of many language planning models. According to Haugen Language planning was bi-focal, viz. including a societal and a language focus. Societal focus is the language planning where society will plan about selecting and implementing a particular language(s) for dissemination. It is also termed ‘Status planning’ and mainly policy planning. The Language focus is the focus on linguistic composition of the language like orthographic conversions and other elaborations like standardization. It is also known as ‘Corpus planning’ and occupies itself with form.

ii. *The Cost-benefit Analysis Model*

This model is founded on the application of the economics of language basis which looks at language as a resource. It is built on the accounting phenomena of the evaluation of the economic benefits of planning. Thornburn (1971) applied the Cost-benefit analysis to language planning, arguing that for language planning to be successful, language must be considered a commodity. This meant that language must be seen as an instrument to achieve particular results, a resource to be precise. This model therefore embraced impact analysis through the measuring of outputs and consequences of the outputs. In this model Thornburn (1971) presents input, output and consequences of outputs as the three parts of the model. Under 'inputs' there is 'cost of teaching a language' and 'the cost to pupils being taught' aspects being quantified. Under outputs Thornburn (1971) measures the "knowledge of languages of wider communication and knowledge of wider communication, and under consequences of outputs tabulates the deliverables as being the affectivity of central administration in a country and that of ordinary trade relations with other countries; education and contacts with world technology and culture; national unity; equal possibilities to all inhabitants in the country; national cultures; and development of standard of living. This model is related to this study as we seek to evaluate the outputs of language planning in the banking sector through the consequences of the output

iii. *An Accounting Scheme for the Study of Language Planning*

Cooper (1989) presented a framework that concerns itself with the matters of language acquisition. He suggested 'Acquisition Planning' as the third element on top of Status and Corpus planning which were already presented. For Cooper, a framework must lay out variables that consider the environment and circumstances under which planning was done. Coopers (1989) framework has eight variables: what actors, which behaviour is meant to be influenced, which people, for what ends, under which conditions, by what means, through what decision making process, with what effect. According to Mwaniki (2015) this model is embedded in the Decision-Making theory as its foundational theory.

iv. *The Methodological Framework for Language Planning*

Haarman sees language planning as a non-static activity when he posits that “language planning is a continuous activity of controlling language variation under changing conditions” (1990:106). It was Haarman who proposed the Methodological Framework for Language Planning where he adds ‘Prestige Planning’ as a third variable of language planning. Haarman postulates:

“Language planning is a process rather than a state of affairs. Any sociolinguistic approach to applied methodological matters in this field should aim at illustrating the processual character of planning. It would be too simplistic to view planning activities in the light of a temporary process which ends once the intended objectives of corpus and/or status planning have been achieved” (1990: 106)

He further outlines the phases and targets of language planning defined by features such as language corpus planning, language status planning and language prestige planning as the primary outline. In the second outline there are ecological features that affects the communication of the in- and out- groups as listed by Mwaniki (2015:122) “ethnodemographic variables, ethnosociological variables, ethnopolitical variables; ethnocultural variables; ethnopsychological variables; interactional variables and ethnolinguistic variables.” Therefore, for language planning to be perfect it has to be founded on the observation of all the variables where ecological is at play.

v. *The Resource Development Planning Framework*

Kaplan and Baldauf (1997) developed a Resource Development Planning Framework for Language Planning. The Human Resource Development and Natural Resource Development were the two varieties in the framework. Kaplan and Baldauf suggested that there are four agencies that do language planning viz. government agencies, educational agencies, non/quasi-governmental agencies and sports committees and bureaus. This research will be focusing on the banks which are part of the quasi-governmental agencies. The Resource Development Planning Framework for Language Planning also did not embrace evaluation or impact analysis as part of language policy planning theory.

Kaplan and Baldauf further presented the Ecological Model for Language Planning which looks at language planning as the study of forces that are at play in the “linguistic ecosystem”. Such forces consist of language death, language survival, language change, language revival,

language shift, amalgamation, language contact, and literacy development. These forces are said to be impacting on the system within which Language Planning occurs. This model of Language Planning did not encompass evaluation as part of its approach.

vi. Strategic Planning Framework

Webb (2000), obviously with SA in mind, presented the Strategic Planning Framework which looked at language planning practice theory as taking in a classical management approach. This model had vision, mission impact, and analysis of internal and external environments, problem identification, goals, information, implementation and evaluation. Our study bases itself in this framework. The call for evaluation by Webb is the basis for this study where written isiZulu is quantified with an aim to evaluate whether the policy does reach its vision, mission and an impact as intended in the policy establishment. This study seeks to establish whether the goals as set out in the policy are being achieved and whether the policy itself is being implemented.

2.4 Conclusion

This chapter outlined the literature in the subject of the study and the theoretical framework within which the study is positioned. Our study answers to the gap in the Language Policy Planning by bringing in policy evaluation as part of language planning. It also aims to contribute in the body of epistemology of language planning theory where evaluation has been called by Webb (2000) and Kaplan and Baldauf (1997) as crucial part of language planning practice. The Language Policy Planning cannot be left at the planning stage and no evaluation takes place to track whether policy does bring about the anticipated shift. Evaluation and impact analysis must be integrated into the Language Policy Planning theory.

CHAPTER 3 DATA PRESENTATION AND ANALYSIS

3.1. Introduction

This chapter will first outline the process employed in the generation of data for evaluating the usage of isiZulu in the banks. Secondly, the data will be presented and analysed, showing how it leads to the results of evaluation keeping in mind our main purpose of determining the impact of the language policy planning in the banking sector with special reference to the elevation of the status of isiZulu.

3.2 Data-generation methods

The data was collected in tri-focal manner. First, a survey where a questionnaire was composed to find out what services the clientele of the branches of the INK region receive from their bank and in what language they normally receive it in. The questionnaire further probed what the clientele know about their language rights and what they think and perceive about being served in their mother-tongue.

Secondly, the semi-structured interviews with the branch managers and a questionnaire directed to the banks' frontline staff of the said branches, both these measures aimed to find what services banks render in isiZulu. Furthermore, how do banks deal with clients who only utilises isiZulu in their day to day services in the branch.

Thirdly, the participant-observation schedule was used. It is where the researcher walked into the branch of the bank to observe how language issues were handled. This was done through observation of the use of written isiZulu in the branch space, the accessing of services in the branch in isiZulu, and the accessing of the branches digital platforms. The participant-observation aimed at confirming the information given by the clientele and the staff.

The use of the three methods is suited to the task of evaluation. The clienteles' views and perceptions were validated by those of the bank staff. Both the clienteles and staff responses were validated through the use of the bank's service in the participant's observation.

3.2.1 The Research Instruments

Three research instruments were utilised; a questionnaire, a semi-structured interview questions, and an observation schedule. The questionnaires were a surveying method; the

semi-structured interview questions were to get clarity on substantial matters surrounding the position of the bank. The observation schedule was to tabulate the services available in written isiZulu.

3.2.2. The questionnaires

Considering the level of literacy of the clientele a questionnaire was designed to use simple language that is void of ambiguity. This meant that the language used in the questions and how questions were formulated had to be easily comprehensible to the township population and answerable. As a qualified translator, the researcher translated the questionnaires and the informed consent forms to isiZulu which were both rendered to a qualified linguist to edit and proofread thus ensuring the linguistic accuracy and that of the questions.

Nkashe (2012; 121) states that “a key element in the use of questionnaires is that they can be designed and structured to suit specific needs and purposes”. In line with this statement, the questionnaire for the clientele was designed to source information relevant to the study. The questions have sections that are directly linked to the objectives and the hypothesis of the study.

Section A concerns the demographical information of the participants like age, gender, nationality, home language, educational levels and English proficiency.

Section B was about the communication between the bank and the participant, it aimed to find out what means are used by the bank to communicate to their clientele and the language in which the bank communicates. It further enquired what language products are used by the bank and investigated whether the participants are aware of their language rights. The language products of the bank are outlined in the National Credit regulator and Consumer Protection Act as loan agreements and pre-loan agreements, contractual forms, advertising and marketing material, terms and conditions of contracts, statements, etc.

Section C was to find out the views and thoughts of the participants on banking in isiZulu with regards to their respective bank.

Section D examined the participants’ awareness of the digital platforms and if they are available in isiZulu.

Likewise, the questionnaire for the bank’s frontline staff had four sections;

Section A enquires about the demographic details; age, gender, home language and level of education.

Section B has 13 questions and they are about the communication practices between the bank and its clientele, specifically, in what language is this communication carried out, what linguistic products are available and how do the banking staff deal with language needs of their clients.

Section C with two questions, aimed to find out if the banking personnel were aware of their banks' language policy planning and if the bank does have its products in any other language other than English.

Section D asked about the perceived accessibility of digital platforms to the clientele.

The sections of the questionnaires were designed specifically to be able to solicit responses that will assist in answering the key questions of the study. Each section is in line with the key questions and the objective of the study.

3.2.2.1 Questions

The questions of the questionnaires were closed questions. The questions were made short so that the filling of the questionnaire can be quick thus allowing the participants to respond to all the questions. The questions were formulated to be specific in what they seek to find out. Therefore questions were designed to be closed questions, where participants were expected to respond with a Yes, No or I don't know. Certain specific questions were multiple choice questions where a participant would circle the relevant answer in the options given. This allowed for the participant not to spend too much time contemplating on how to respond the question. It also eliminated the possibilities of responding on second thought. If a question is closed it allows for one to respond on a first thought basis thus encompassing the everyday experience. Where necessary the space for other and specifying what signifies the other was availed. This was in anticipation of the 'out-of-the-norm' responses. Where a rationale is needed the questions included a space, where the participants could briefly explain their previous response..

3.2.3 Administering the Questionnaires

The questionnaires were administered on site; willing participants were engaged whilst they are waiting on the queues to use the ATM. No incentive was offered for participation but the study was explained to the participants and those who were willing to assist participated. Some participants requested to be visited at home. Each participating respondent was given a choice between the English and isiZulu questionnaires. The questionnaire package contained the informed consent which the participant and researcher went through together and participants signed the informed consent after getting answers from the researcher on any questions they might have had. The participants were supplied with the pens to circle the answers. Participants asked people on the queues to sign as witnesses or when they were in groups they asked their friends to sign as witnesses. The questionnaires to the clientele of the bank were all received back successfully.

The questionnaires to the bank staff were difficult to do. At first, the researcher visited the branches of the banks and introduced himself and his research to the bank managers and asked their email addresses so as to send the request for permission to conduct research with the staff. Emails contained an explanation of the research aims and the copies of all questionnaires, a list of questions for the semi-structured interviews the informed consent letters and forms, as well as the ethical clearance letter from the University ethics committee. These were followed by subsequent visit to the bank after five days to verify receipt of email and check the *quo vadis*. Unfortunately after a week there was no progress on these matters. The only bank to respond favourably was Capitec. They agreed to assist but were not going to allow the researcher to administer the questionnaires to their staff members directly. They asked for a week to give the participating staff members time to respond to these questionnaires after which they called the researcher to come and collect the questionnaires. The bank manager decided not to sit in a semi-structured interview but chose to respond to the questions by writing back. She refused to sign the consent forms citing job-security issues. The other banks (Standard Bank, ABSA, FNB and Nedbank) declined to participate (Absa agreed but later withdrew permission.)

3.2.4 Observation Schedule

The observation schedule was done as a participant-observation exercise. The researcher visited the banks to observe the availability of the written isiZulu in the bank. The schedule

was separated in two sections; section A and B. Section A was about observation of signage, advertorial documents and any machine available in the bank. Section B was observing through participation, where the researcher entered the bank to access services and digital spaces of the bank to observe if these are available in isiZulu. The design of the observation schedule was fashioned around the key questions of the study.

3.3 Data Presentation

3.3.1 Introduction

In this section data extracted from the research tools will be presented. The data from the employees of the bank will be presented first followed by the responses from the bank manager. The data from the survey of the clientele will then be presented explicating the findings from each question. Lastly the findings of the participation-observation will be presented. The three methods employed in data collection are positioned in this manner so that the evaluation is clear, first the bank staff members who will present what is happening in the banks, the clientele who will tell us what service they receive, then the litmus test of the researcher to check the proclamations of the tellers and the clientele.

3.3.2 The Questionnaires

The questionnaires for the banks frontline employees (Addendum B) was sent together with the consent form in an email inviting the banks to participate. The clientele's questionnaires were therefore administered outside the branches. The participants were asked to sign the consent form and say whether they would like the English or isiZulu questionnaire. The older participants couldn't follow fast on these questions. However, they saw the oral presentation of the details of the research by the researcher as an important exercise and expressed their wish to partake. The questionnaires were conducted on the research site and the researcher was reading aloud the research questions, which was on the queues of the different banks outside the branches. The disadvantage of group response to the questionnaires was that participants did not seem to issue sufficient justifications in the open questions. Also important to note was that participants were offered isiZulu questionnaires and consent forms but were not keen to take them in isiZulu. Because the researcher and the assistant read out aloud the questions in English and isiZulu the participants were able to follow on their responses using the English questionnaires.

3.3.2.1 Data from the Bank Tellers

Five frontline staff members from Capitec participated in this survey; all signed their consent forms (Addendum A) and filled these questionnaires in the absence of the researcher. Hereunder are the responses of Capitec's personnel:

Section A

Three out of five staff members were in the ages of 26–35 and two were from 36-55.

This has no significance for the study but the age group can be used as a basis to indicate that the bank is not conservative in its approach. There were three females and two males, all South African and isiZulu mother-tongue speakers, in accordance with the policies of the banks to employ people who are able to speak the local languages. The frontline employees are all graduates with two being post graduate.

Section B

With 13 Questions on how isiZulu is being used in the branch, section B enquired on how the branch personnel manage their operation on day to day basis. It explored four aspects: language practices in the branch, written isiZulu and its legality, linguistic human rights awareness amongst the tellers and perceptions of tellers about linguistic human rights.

i. Language Practices in the Branch

Questions 6, 7 and 8 dealt with the language of communication and the number of non-isiZulu speaking clients who are English mother tongue speakers seen per day. Four respondents indicated to be seeing less than five and one respondent indicated that they see between six and ten. The five participating personnel recorded that they use isiZulu in communicating with the clientele and in explaining the products' terms and conditions.

ii. Written IsiZulu and Legality

Questions 9, 10, 11 and 14 enquired about the availability of the written isiZulu in the bank. These questions further wanted to understand if the documents are available in isiZulu, if yes, are considered legally binding. This is important because the language policies of Nedbank and Absa showed that the trend was to avail translation which is for the clients' understanding but the translated documents are not legally binding. The English copy is binding. However, it would be unfair to conclude that all banks took the same approach.

From the five respondents, it surfaced that contracts are signed in English; however the documents are available in isiZulu if the client chooses to have them in isiZulu. The respondents indicated that this is an offer that they always give to the clientele. These contractual documents in isiZulu are available in the Capitec's system, they do not have to go for translation and be waited upon for 30 days.

iii. Linguistic Human Rights Awareness amongst Tellers

Question 12 and 13 were directed to finding if the linguistic human rights of the clients is known to the respondents and whether they usually extend such rights on their dealings with the clientele.

Three out of five respondents declared that they are aware of the clients' right to receive information in isiZulu and when dealing with the client they always make a client aware of their right to receive information in isiZulu.

These questions provided for space to justify why the respondent would or would not tell the client of their right to information in isiZulu. The three respondents further cited that it is the customer's right to receive information in their preferred language and that the bank values transparency. Two respondents said they were unaware of the customer's right to receive information in isiZulu and they do not mention this choice to the customer. One points out that the bank encourages that clients be offered documents in isiZulu but she thinks the clients generally does not read or finds it too hard to read agreements in their languages. One respondent reveals that clients never ask for this right of information in isiZulu however he uses his discretion to assess if the clients understand or not and eventually switch to explaining in isiZulu.

iv. Perceptions of the Tellers about Linguistic Human Rights

Questions 15-18 is about perceptions of the banking staff on the issues of linguistic human rights. The personnel were asked if they think it is justifiable for clients to ask for written information in isiZulu. Furthermore, does the clientele appear to understand correspondences from the bank especially the SMS and whether using of isiZulu by the bank would be of any assistance to the clients.

All five respondents are in agreement of the justifiability of clientele demanding information in a language they understand. The SMSes in English sent to their clients are seen as triggering

people to consult the branch to obtain explanation; all respondents agreed that they have assisted clients who seek to understand what the bank's message was all about, however they also feel that, in general, people do have an understanding of messages from the bank. If their bank was to write in isiZulu it can make a huge difference in the clientele of the INK region, all five respondents agreed on this. The disadvantages of not sending information in isiZulu were that "most of our clients become fraud victims due to being uneducated...not understanding simple SMS [about] not sharing your pin or even terms and conditions of their contracts..." This coincided with the perception of one respondent who felt that "majority of people in INK speak isiZulu" therefore it is justified that the bank sends information in isiZulu. This will "provide clarity, transparency and better understanding of the benefits, features and obligations"

Section C

This section asked questions about the Language management of the bank. Asking if the tellers know whether the bank they work for has a language policy.

Three out of five respondents stated that they do not know of the language policy in the bank. Two indicated that they were aware that the bank has a language policy. All five respondents are further aware that the bank does have written information in other official languages.

The participating tellers knew this because in the banking system the official languages version of the documents required by the clientele is available. Therefore the tellers can always ask in which language the client requires the document. This shows a strong adherence to the provisions of Section 63 and 64 of the National Credit Act by the bank

Section D

In section D the questionnaire was asking about the digital platforms of the bank and their accessibility in terms of languages.

All five respondents indicated that the bank has a banking Application (APP) and a website and that they are all only available in English. Most clients use their APP at Capitec because the tellers assisted clients to download and maintain their APP.

There shows a digital exclusion of official indigenous languages. Information and operation of digital platforms is monolingual. This ascertain that clients who have no grasp of English are

not able to enjoy the remote banking systems enjoyed by those who have a fair grasp of English.

3.3.2.1. Findings from the Tellers

This survey was meant to be done across five banks in the INK region and this did not materialise following Nedbank, Absa, FNB and Standard Bank's declining the invitation to participate. Therefore it will be unfair to conclude that the trends seen at Capitec Bank are representative of what the other banks do. This data is therefore specific to Capitec Bank.

Capitec's language management embraces multilingualism. Though 60% of the respondents have never seen the language policy they are aware of the bank's position regarding linguistic human rights. The availability of the legal documents in isiZulu and other official languages in the bank platform is an indication of commitment towards the elevation of the status of isiZulu and other indigenous languages. The bank supplements this by making certain that they employ personnel that speak the local languages, an undertaking they make in their language policy. The staff members perceive the need to address clients in isiZulu in all written material as being fundamentally important. They see this as the solution in order to decrease the number of people who come to the branch to seek clarity on simple matters. Digital platforms are not accessible in isiZulu and therefore it is hard for the clients to enjoy the easy banking systems from a place of their choice. The respondents also cited the problem of fraud and unintended transactions because of ATM and Banking App being in English only.

Capitec has made significant strides in availing documents such as loan pre-agreements, agreements and other banking terms and regulations in isiZulu; however the unavailability of the digital platforms such as the website, ATM and an App are a drawback in this development.

3.3.2.2 Data from the Clientele of the Bank

The data presented in this section is extracted from the clientele of the five banks. The sample was 15 respondents per bank therefore there were 75 respondents in total. The information presented below will show how the respondents responded to each section of the Questionnaire (Addendum C). Responses will then be made out of a total of 75 and where there are diversions they will be clearly mentioned.

SECTION A: Demographic, Educational and Linguistic Composure of the Banks Clientele

This section solicited demographic information of the clients of the bank as they stood in the queues. It asked the age, gender, nationality, educational levels and linguistic abilities. 20 (27%) participants were between the ages of 18-25, 23 (30%) between 26-35 and 21 (28%) from 36-55, 11 (15%) 56 and above. This is in harmony with the INKPED report in 3.2.1.1 that indicated that 65% of the population of the INK region is young. Out of these 75 respondents 51 (68%) were females and 24(32%) were males. It is also worth noting that the day the researcher collected the information was a government grant pay out day which can also justify more females than males.

The linguistic composure of the INK region as reported by INKPED report in 3.2.13 found that 95% of the population are isiZulu speakers, the findings of the research were in line with this as 69 (92%) of the total 75 respondents are isiZulu home language speakers, four (5%) were isiXhosa speakers with two (3%) being Sesotho speakers.

The educational levels were also reflective of what the report of the INKPED cited above 3.2.1.2 which found that tertiary education is very low in this region and poverty is the decider on who gets to school and how long can they hold on. Only 4 (5%) of the respondents had graduate education with those who attained grade 11-12 being 30 (40%), while those with grade 9-10 were 22 (30%) and 19 (25)/%) were those who have grade 6 or less. Out of the 19 that indicated that they have up to graded six of education all 19 of them indicated that they do not read nor understand English. 16 of them admitted that they can read and understand isiZulu. However levels of education below matric suggest low English comprehension levels.

Age Group	Number of Participants	Gender	Education	Home language
18-25 years old	20	13 Females 7 Male	11 Grade 11-12 8 Grade 9-10	20 isiZulu
26-35 years old	23	16 Female 7 Males	1 Graduate 10 Grade 11-12 7 Grade 9-10 5 Grade 6 or less	19 isiZulu 2 isiXhosa 1 Sesotho
36-55 years old	21	15 Females 6 Males	2 Graduate 7 Grade 11-12 4 Grade 9-10 8 Grade 6 or less	20 isiZulu 1 isiXHosa
+56 years old	11	7 Females 4 males	Grade 11-12 Grade 9-10 6 Grade 6 or less	9 isiZulu 1 isiXhosa 1 Sesotho
	75 Respondents	51 Females 24 males	Graduates 30 Grade 11-12 22 Grade 9-10 19 Grade 6 or less	69 isiZulu 4 isiXhosa 2 Sesotho

fig.i The table of demographics and educational levels of the clientele participants

The information solicited showed that branches are used by bank users of all ages. It indicates that the people of the INK region, including young people, still use the branch and the ATM at the branch to attend many of their banking matters, irrespective of technological advancements that aim to make physical presence in the bank unnecessary.

SECTION B: Language Practices of the Banks in Communicating With Their Clients

In this section the respondents were asked questions about the communication media used by the banks in communicating with them. The questions asked about the languages used in such media therefore are giving an idea that contributes to the evaluation purpose of this study. They were further asked if they feel that the communication from the bank is clear and often understandable in whichever language they receive it. There is an enquiry on the respondents’ awareness of the language rights and whether they have ever been alerted of their right to be served in the language of their choice. The clientele was asked if they use isiZulu in the ATM and given space to substantiate their actions.

Question 6 and 7 Letters and their language.

Despite the technological advancements in communications, letters are of statutory requirement in the banking sector. The National Credit Act stipulates that these letters can be received in official languages of the customer’s choice.

All 75 (100%) respondents indicated that the banks write letters to them, all in English.

QUESTION 6: Do you receive letters from your bank?		QUESTION 7: In what language(s) do you receive your letters?	
YES	100%	English	100%
NO	0%	Afrikaans	0%
I don’t Know	0%	IsiZulu	0%

Question 8 and 9 SMSes and their language.

Short Message Services (SMS) are also an active medium of communication used by banks. The SMSes are used as transaction notification, security warnings and advertorial. It appeared that banks deal with SMSes differently. Respondents from ABSA, Standard Bank, Capitec and FNB indicated that they only receive SMSes in English. Nedbank’s respondents were divided, with 4 indicating that they receive SMSes in isiZulu and the other 11 indicated theirs to be in

English. Therefore it was 71(95%) respondents indicating they receive the SMSes in English and four (5%) in isiZulu.

Question 8: Do you receive SMSes from your bank?		Question 9: In what language are the SMSes from your bank?		Question 11: Does your bank write to you in isiZulu?
YES	100%	English	95%	4%
NO	0%	Afrikaans	0%	96%
I Don't Know	0%	IsiZulu	5%	

The use of English only across the five banks in writing letters and 95% of SMSes sent in English indicates that the banks still prefer English as a language of correspondence. This is substantiated by the response to question 11 where 72 (96%) participants indicated that their banks do not write to them in isiZulu and only 3(4%) The language policy planning measures, like the provisions of the National Credit Act that gives the right to clients to receive such letters in the official languages of their choice, evidently do not enjoy high adherence. English is still considered the best language of correspondence.

Question 10: Clear and understandable communication.

The National credit Act and the Consumer Protection Act both emphasize the need for plain and understandable communications to customers.

It was 11 (14%) respondents who answered affirmatively when asked if the bank communicates with them in a clear and understandable language. Worth mentioning is that this 11 is from the 18-25 age group. The other 64 (86%) respondents responded negatively when asked if the communication they receive is often clear and understandable to them.

Question 10: Does you feel your bank communicate to you in a clear and understandable language?	
YES	14%
NO	86%

The 14% of the respondents that were from the younger group have had secondary school education, therefore they find the correspondences of the banks comprehensible to them; this indicates that the use of English by the banks has a breakthrough with their younger market., the educational levels of the 86% who feel that communication with the banks is not understandable suggests that this is not because of an inability to read but because of the level of English utilised. Writing in isiZulu would presumably have made the messages comprehensible to the recipients. Therefore the absence of written correspondence in isiZulu is a significant factor in the complexity of communication between banks and their clientele.

Question 12: Clients’ Right to Receive Information in the Official Language They Understand.

The rights of the clientele to receive information in the official languages and the languages they understand is indicated in the statutes governing the banking sector, like the National Credit Act therefore clients of the banks are supposed to be overtly presented with this right. Thus question 12 to 14 enquired on the right being overtly offered by the banks to its clientele and the respondents themselves being aware of such rights and proactively attempting to access the services.

56 (75%) respondents indicated that they have never been offered to receive information in isiZulu, and loan agreements and letters are signed and received in English. The remaining 19 (25%) indicated that they have been offered such documents in isiZulu. From these 19 respondents 15 were from Capitec and 4 were from Nedbank.

Question 12: Have you ever been given an option to receive written information such as loan agreements and letters in isiZulu?	
YES	75%
NO	25%

The above numbers shows that FNB, Standard Bank and ABSA do not give the clientele a choice of language thus preferring to work with English as a default language of the banks. Nedbank does make this right known to their clients and at Capitec the results shows that it is standard practice.

Question 13: Awareness of the Linguistic Human rights

59 (78%) of the 75 respondents are aware that they have the right to receive such information in isiZulu and 16 (22%) are not aware of such rights. those that are not aware are all above the age of 36.

Question 13: Are you aware of your rights to receive information in isiZulu?	
YES	78
NO	22%

The result of 78% on this question proves that the banking clientele of the INK region is to a larger extent aware of their linguistic human rights, the right to be served by the banks in their languages in particular. The 22% is also a good suggestion that the banks do not make such right overtly known to its clientele.

Question 14: Proactively demanding the information in isiZulu

There are 36 (48%) respondents who indicated to have proactively asked to receive the information in isiZulu. These are significantly all below the age of 36. The respondents revealed that they did this because it is a right they are aware of. Out of this 36 it was 23 who felt that the bank often writes to them and they have no idea what is being said. Therefore for them it was a matter of comprehending communication. The 13 of that 36 purely asked because they did not want the language to remain a symbolic and social language, they wanted it to feature in banking so that the language does not die.

The 39 (52%) that indicated that they have never asked for this right indicated that they think banks are owned by white people and so they stand no chance of forcing them to use isiZulu. They further stated that the banks will say they don't communicate to them only, so they cannot do for them what they do not do for other clients.

Question 14: Have you ever asked to receive information in isiZulu?	
YES	48%
NO	52%

The relationship of the banks and their clientele was highlighted in this question. If 52% of the bank clientele is afraid to ask to be served in their language, the 48% that have asked for these rights clearly have not succeeded, if one would consider the outcomes of question 6 to 9 where it was indicated that correspondences are still written in English.

Question 15: Language Choice at the ATM

There were 55 (73%) respondents that indicated that they do use isiZulu when they are at the ATM. 15 (20%) respondents said they use English because Capitec’s ATM do not have language options it is only in English. The last 5 (7%) indicated that they cannot read the ATM screen and therefore they normally get assistance from a banking staff member or the security guard who are there to assist.

Notably, instead of issuing reasons on why they choose isiZulu, 12 respondents of that 55 used the space to justify that the isiZulu used to be long and unfriendly but they have noted that this has since changed. The instructions are written in isiZulu that is now user friendly. The other 43 respondents indicated that they choose isiZulu because they want to understand what they are doing. ATMs are unsafe so one using his language makes you feel confident that you are following and doing a transaction accordingly.

Question 15: Do you use isiZulu at the ATM?	
YES	73%
NO	20%
UNRESPONDED	7%

ATMs are the banking platforms that make it easy for clients to access their money. The ATMs have developed to a level where they have features such as cash deposit, cardless transactions and drawing a bank statement. This is another means to decrease the number of clients who visits the branches for such functions. This also helps to access one’s banking service everywhere and in their convenient times. Most banks in South Africa have added indigenous

languages in the ATM system. The addition of languages was in recognition of multilingualism and allowing clients to have an easy access to the service. This service proves to be a worthy move as 73% of the respondents indicated that they use this service; they do press isiZulu when banking through the ATM. Important to note is that this 73% makes the majority of clientele of the banks that have the option of isiZulu in their ATMs. The reasons behind this choice are also revealing of important pointers as the clientele indicated the improvement of the level and quality of isiZulu. This shows an awareness and engagement with the facility. It also shows that being able to access service in one’s language gives them confidence of being in control and exercising safety measures as they will heed safety precautions as instructed by the machines.

Section C: Thoughts and Perceptions on Language Use in the Bank

In this section, perceptions of the respondents about the use of isiZulu in the banks were besought. The questions ask if the respondents think that in their opinion the bank uses enough written isiZulu to communicate with them. It further pursues their views about banks using isiZulu to write to their clients.

Question 16 -18: Thoughts about the use of isiZulu in the bank

There were 68 (91%) respondents think that the bank does not use enough written isiZulu to communicate to their clients. Seven (9%) other respondents thought it is enough.

Question 16: Do you think your bank uses enough isiZulu to communicate with you?	
YES	91%
NO	9%

75 (100%) respondents share the view that the banks use of written isiZulu could be a good benefit to them as they would manage to maintain their privacy in matters which are between them and the bank. They also respond that this will help them understand banking matters better. The respondents gave other comments suggesting amongst other things that the use of isiZulu by the bank can make them feel secured and establish a relationship of trust with the bank.

Question17: What are your views about banks using isiZulu to its clientele?	
A: It's not necessary since staff can explain.	0%
B: It would be a waste of money.	0%
C: It would benefit me so I can maintain my private matters with the bank.	100%
D: It would help me understand banking matters better	100%

The population of the INK region that are bank users perceive linguistic accessibility of the banks as being of paramount important. They think the banks are not using enough of isiZulu in their interaction and servicing of the clients, as 91% attested to this. The low usage of isiZulu denies clients clear understanding of banking matters and therefore banking institutions are still not trusted by their clients, it also denies clients a chance to maintain privacy and confidentiality of their financial matters, because they have to rely on others to assist them in dealing with bank correspondences and services.

Section D: The Use of IsiZulu in the Digital Platforms

The technological advancements are such that the banks are establishing digital platforms to ease the number of people who visit the branches per day and take banking to your home or office. The questions of this section were about the awareness of these platforms and the language in which they are available

Question 19; 19.1; and 19.1.1: Language of the App

68 (91%) respondents indicated that they know that there is an Application (App) in their bank and five (7%) said they do not know and two (2%) said no. In the 68 that is aware of these App only 43(57%) indicated active use of the App of their bank and 25 (43%) said no. According to these 43 respondents the App is only in English.

Question 19		Question 19.1	Question 19.1.1
Does your bank have an App		If yes, do you use it?	If yes, is it in English only
YES	91%	57%	100%
NO	7%	43%	0%
I Don't Know	2%		

Question 20 and 20.1: Language of the Website

There 68 (91%) respondents who affirmed that the bank has a website and Seven (9%) indicated that they do not know. The 68 (100%) respondents all agreed each other that the website is in English.

Question 20		Question 20.1	
Does your bank have a website?		Is this website in English?	
	91%	YES	100%
NO	9%	NO	0%

There is a digital exclusion of official indigenous languages in the digital platforms of the bank. 91% of the clientele indicates that there is websites and Apps but these are only available in English.

3.3.3. The Semi-Structured Interview

The semi-structured interview questions were prepared and sent to the bank managers to solicit their time and participation in the interview. As indicated above, ABSA, Nedbank, FNB and Standard Bank declined an invitation to participate in the academic research. No clear reasons were given for this refusal.. Whist Capitec agreed to participate in the project the personnel did not cooperate and did not attend interviews. They only asked to respond to the

questions sent. The questionnaire for semi-structured interview is inserted herein as Addendum D. It has ten questions on language management and effects thereof in the functioning of the branch. A consent form was not signed because of job security as they were not certain with the rules of sharing information and would rather not deal with the aftermaths of sharing such information. However, the researcher assured the personnel about not including their personal particulars in the researcher report. The personnel declined voice recording. Therefore responses to the interview were written down and sent back to the researcher.

3.3.3.1. The Questions

The questions of the semi-structured interview were designed to understand language management and the position of the bank with regards to multilingualism. Questions 1 and 5 seek to understand how language management system is structured in the bank and if there is a language policy and a language unit dedicated to language matters. Questions 2, 3 and 9 all were establishing if the bank does write in isiZulu and what products are available in written isiZulu, further asking if the clientele is offered an opportunity to select their language when they take products. Question 4, 6 and 10 were looking to find out how do the banks manage the linguistic needs of their clientele and whether there has been a disadvantageous situation that a branch manager had to deal with due to linguistic human rights. Question 7 is asking for the perceptions of the manager on the issue of offering written documents in isiZulu and Question 8 seeks to find out if the technological products have any effect in the number of people who visit their branch per day.

3.3.3.2. Capitec Bank Management Interview Question Responses

The manager revealed that the bank has a language policy that is accepted by the National Credit Regulator. The policy cannot be shared because it is an internal document but it acknowledges the official languages. The bank manager also revealed that Capitec has written information in official indigenous languages, documents such as loan agreements and others as stipulated by the National Credit Act are all available. If a client asks for the document in isiZulu then it is printed in isiZulu, this option is always offered in the verbal interaction with clients because Capitec is a paperless bank. Capitec has a dedicated language unit according to the bank manager; its role is to assist with document translation and the translation of correspondences by the clientele. However the branch in KwaMashu does not have any

products written in isiZulu, products like pamphlet and advertorials are not available in isiZulu. The bank's staff is always ready to explain the contents of products verbally in isiZulu.

If a client has no understanding of English and Afrikaans this is not a problem at Capitec because staff in the local branches is proficient in the local languages. Furthermore the terms and conditions of all the products can be accessed in isiZulu; a printout will be given to the client. The manager chose not to respond to the question of her perceptions on using isiZulu by the banks. The branch of KwaMashu has never dealt with a case of fraud or lost money that can be associated with language or misunderstanding of communication with the bank.

Digital platforms like ATMs and APPs are all available only in English. The Capitec ATM has no language option thus uses English only. APPs and ATMS still do not result in the decline of the number of people who visit branches. The branches are still full with clients who come to do things they can be able to do through internet banking or through the Banking APP.

3.3.4 The Observation Schedule Findings

3.3.4.1 Introduction

The researcher made visits to the branches to observe the utility of isiZulu in the bank. There were five chosen aspects to observe within each bank viz. the floor management system, the signage, the information pamphlets or leaflets and the Advertorial LCD screens. This observation was conducted subsequent to the data collection methods as a litmus test to ascertain the claims made by the clientele and banks' personnel about language provisions in the bank. The researcher visited the branches to observe the environment with regards to isiZulu written and used in the branch. The researcher utilised the observation schedule and visited the banks in March 2020. Hereunder are the findings on the five banks' branches.

3.3.4.2 Floor Management

There are two systems utilised in the bank branches of KwaMashu. There is a floor manager who directs the clientele to the right place where they are to get the right service or there is a digital system which gives a client the ticket that is to be called and directed by the human technology language to the right place. The digital system is English only and so the floor personnel must be there to assist for pressing the right button and also to call out after the HTL

if the client is not responding to the call in English. The digital system is supposed to work independently, and it must facilitate the organisation of the queues and direct the clientele to the relevant consultant.

The three banks have the digital floor management system and two rely solely on the floor manager. The three that uses the system have the floor manager too, who will assist with ticket issuing as the system is only operating in English. The floor manager further assists in calling the clientele when they are not responding to the call of the Human Language Technology call.

This system is creating challenges with the clientele that is 95% isiZulu speakers. Not only does the clientele have to deal with a technological scare but they must also deal with English. The banks that do not have the automated system seem to be working effectively because the floor managers speak to the clients in the language they understand. The interaction makes it easy to direct the client.

3.3.4.3 Pamphlets

In the five banks, no bank has its pamphlet in isiZulu. The pamphlet content is in English and it explains banking products contained in the bank. The researcher picked the samples and examined the content. The content ranges from investment products to type of accounts and funeral policies offered by the banks. This written content is not offered in isiZulu and is mostly utilised by the bank staff when they explain products. The banks' clientele leave the branch without these pamphlets and in the researcher's observation, even during the time clients are waiting for service they do not pick these to read.

3.3.4.4 Signage

The signage inside the banks assists the clientele to find their way. Its aim is to show which compartment of the bank does what.. It aim is to make certain that the clientele lines up in the right place. Beside the demarcation function, the signage also directs the clientele what they are expected to do and not to do inside the bank. Prohibited tendencies like smoking and responding to cell-phones are inside the bank. There are also warning signs and posters that warn the clientele to protect their identity information and banking details. It is therefore important that signs be issued in the languages that the clientele will understand. However, it is not all the banks that use bilingual signage. ABSA and Standard Bank have their signs in

isiZulu and English, whilst Nedbank, FNB and Capitec all use signage in English only. The researcher could not take pictures as taking pictures inside the bank is prohibited.

3.3.4.5 The LCD Screens

The LCD screens are mounted inside the bank and connected to either live news channel with intervals where bank's information is supplied. The bank gets an opportunity to explain new products and issue information security talks. This information is crucial and benefits the clientele. The attention of the clientele is caught because they have a few minutes to spare whilst waiting to be served. There are two banks with these screens; Nedbank and Standard Bank. There other three banks; FNB, Capitec and ABSA, do not have the screens. These LCD Screens are only available in English and therefore its efficacy is rather compromised.

3.3.4.6 Digital Platforms

All the banks have websites: www.capitec.co.za for Capitec, www.nedbank.co.za for Nedbank, www.absa.co.za for ABSA, www.standardbank.co.za for Standard Bank and www.fnb.co.za for FNB. These websites are a platform for online banking information and links. There is also information about the background of the bank, online share trading, contact details and bank products explained in details. Banks also offer links to important legislation in the banking sector on their websites. News, insight and legal matters are also supplied on the websites. Beside this standard information, banks also have significant money management information and assistance with financial literacy. Websites also supply job opportunities available in the bank. However, the websites are available in English only. All the five banks do not provide information in isiZulu.

These Applications are the modern systems of taking banking to the digital platform. Services that were normally performed at the branch can be accessed on the App and the client is able to have control over their account. Using mobile phones bank clients are able to download statements, transfer money, open mobile accounts, apply for a loan, and control the transactions. It is an absolute convenient and allows one to manage private financial matters with ease. However, Apps of the five banks are not available in isiZulu. All the five banks: Standard Bank, Nedbank, Absa, FNB and Capitec banking APPs are in English and are downloadable from Google Play Store. The researcher downloaded all the Apps and navigated them and verily nothing was available in isiZulu, there were no language options.

3.3.4.7 Summary of Data from the Observation

	Floor Management System	Signage	Pamphlets	LCD Screen Advertorial	Website	APP
ABSA	No digital system Floor Personnel	IsiZulu and English	English Only	Not Available	English Only	English Only
Standard Bank	No digital System Floor Personnel	IsiZulu and English	English Only	English Only	English Only	English Only
Nedbank	Digital-System English Only Floor Personnel	English Only	English Only	English Only	English Only	English Only
FNB	Digital-System English Only Floor Personnel	English Only	English Only	Not Available	English Only	English Only
Capitec	Digital System – English Only Floor Personnel	English Only	English Only	Not Available	English Only	English Only

Fig. ii. The use of written isiZulu in the branches of five branches of the banks in the INK region

The participation-observation showed that there is minimal usage of written isiZulu in the branches. The branches function in English and use isiZulu as an oral language. The information that is readily available for the English speaking clientele is not easily accessed by those who speak other languages, particularly isiZulu. Furthermore the digital exclusion of isiZulu in the websites and Apps is an indication that isiZulu is not considered a technological language.

CHAPTER 4 SUMMARY, FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

4.1 Introduction

The chapter concludes the study by presenting a summary and a short discussion of challenges encountered in the course of the study. This will be followed by the summary of findings, the recommendations and the conclusion of the study.

4.2 Summary of the Study

The main aim of this study was to evaluate the impact of language policy planning towards the elevation of the status of isiZulu in the banking sector of the Inanda, Ntuzuma and KwaMashu townships (INK region). The study used written isiZulu as a factor to determine whether isiZulu is gaining a higher status and parity of esteem with English as envisaged by the Constitution of South Africa in Section 6 and the National Credit Act in section 63 and 64. The basic questions of the study were asking how much written isiZulu is used in the five banks in their branches serving isiZulu speaking community of the INK region and are the clients who are isiZulu speaking able to access the bank and communicate with the banks in their language through written forms.

The various chapters of the study explored the use of written isiZulu in the banks' branches of the INK region.

CHAPTER ONE: In this chapter the background of the study was outlined, explicating the language planning in South Africa and the banking sector o formulating the research problem. The problem was stated, research objectives outlined and methodology and proposed structure were labelled.

CHAPTER TWO provided the literature review where literature relating to language policy planning and models was discussed. The literature review was undertaken in order to show the body of knowledge the study seeks to advance. A theoretical framework was also built in this chapter to create a theoretical understanding of the language planning into which Language planning evaluation becomes an important factor.

CHAPTER THREE dealt with data collection methods and presentation, it offered data analysis and explicated the findings and interpretation of the results.

CHAPTER FOUR summarised the research study and the findings thereof. It further summarised conclusion to be drawn and made recommendations for further research and future policy in the banking sector.

4.2.1 Discussion of Challenges in the Banking Sector

The banking sector is a highly regulated sector with Acts such as the Protection of Personal Information Act of 2013 which prevents private and public institutions from sharing customers' information. In the beginning of the study the researcher did not anticipate that the quasi-governmental institutions may be opposed to the idea of supporting this study because of such regulation. Even though the information required by the researcher was not about the personal information of the clientele, the banks were hesitant to participate in the research.. Four banks declined participation as indicated above. Banks are a crucial part of economic development and government legislation therefore they should not be opposed to research which will guide them in terms of the efficacy of their operations in developing the people.

a. Participation of Bank Frontline Employees

The methodology of the study aimed at evaluating the use of written isiZulu in order to qualify the status of isiZulu in the banking sector, this meant that the voices of the branch staff members were important to narrate how isiZulu is being utilised and how they navigate linguistic equality problems. However, as four banks declined the invitation to participate this have made it difficult to have an in-depth view and a full appreciation of how bank use local languages. This, however, did not deter the objects of the study because the clientele were not opposed to participation and as the recipients of the service their statements are still regarded as the true reflection of the service they acquire from these banks.

b. Acquiring Bank's language Policies

The inability of the banks to participate also meant that they were not going to share their language policies. These policies are not published in the bank's websites except for Capitec who have theirs online and FNB who has an old proposed draft on their website. It was strange as other banks have freely published these after NCR has approved them. The search for these policies revealed that at Standard Bank, ABSA and Nedbank these are made internal

documents as employees did say they cannot share. Studies conducted before had these as indexes and the researcher sourced the Nedbank Language Policy from the study of Van Schowenberg (2009). The ABSA Language Policy is currently under review and therefore no copies were sharable. During the research the researcher intervened between the bank and a complainant of language provisions at Absa and had a document titled Language Standard shared with him. The FNB draft policy and Capitec's language policy are still available online and the researcher acquired it from there. Therefore the idea of explicating language planning in the bank was not deterred.

The study aimed to use participation-observation to validate the findings from the bank staff and clientele. The participation-observation was useful in assessing the systems of the banks as an observer. Therefore the declination to partake by the banks did not subvert the evaluation object that the study aimed to achieve. Other researchers must be aware of these difficulties in researching linguistic rights matters with quasi-governmental institutions such as the banks.

4.4 FINDINGS

The study poised itself as an evaluation exercise as it asked how much of written isiZulu is utilised in the banking sector. The measure of written isiZulu was done for the evaluation of whether the language policy planning is able to elevate the status of isiZulu to share a parity of esteem with English. The study focused on the INK region where isiZulu is spoken as a home language by 95% of the population. Hereunder are the findings.

- Despite serving the exclusively isiZulu speaking community the bank branches in the INK region do not use isiZulu in their marketing material found in the local branches of the banks. The pamphlets are all in English across the five banks, only two out of five has signage in isiZulu. Posters on the wall and notices are in English. The digital queuing systems are in English and LCD screens play marketing material that is in English. IsiZulu is not used as a language of business and communication; only employees whose mother-tongue is isiZulu were able to communicate with clientele in their language of birth.
- Banks contracts are issued in English and the clientele is hardly given a choice to receive information in isiZulu. If IsiZulu contract is offered it is not legally binding.

One bank is able to furnish such contacts promptly, all the other four banks a client will have to wait for days whilst the summary is being translated.

- Written correspondence is still issued in English, bank write letters in English and sends SMSes in English. IsiZulu correspondence only in the form of SMS is only given when the client has proactively asked.
- Clients are in agreement that receiving information in isiZulu will help them to be in control of their banking matters, maintain confidentiality and enjoy remote banking. Bank employees are of the opinion that this will alleviate the number of clients who come to the branches. People who come to the branches sometimes come to ask about the contents of the letter of SMS they received. At times to seek assistance of the transactions they could have done on their Apps but due to the language barrier they are unable to enjoy such a privilege.
- Digital platform are not accessible to those who speak isiZulu. All banks have Apps and websites but all these platforms are only available in English. Therefore the aim of the digital platforms which is to give users the freedom to do remote banking and have control of their accounts and transaction is not being fulfilled due to the language barrier.
- ATMs have language choices and clients are aware of this option and they have utilised it noting that the language is now easy and user-friendly. The use of isiZulu option indicates that when tools are availed they are handy to the clientele.

4.5 CONCLUSIONS

In light of the official languages sharing the parity of esteem and consumers being entitled to use their official languages to acquire clear and understandable information, isiZulu is not gaining the official status and the parity of esteem as anticipated by the Constitution of South Africa section 6 (1998), the National Language Policy Framework(2003) and the banks language policies. Banks still treat isiZulu as an oral language not fit to be used as languages of commerce. The banks adhere to legislation like S63 and S64 of the National Credit Act 38 of 2005 by having language policies, however they lack implementation of such policies. All banks have language policies that endorse multilingualism in line with the goals set out in

Section 6 of the Constitution of South Africa. . In their policies banks declare that the translated documents in isiZulu remain an exercise for access to information but isiZulu documents have no legal integrity. The official and legally binding copy of whatever document issued by the banks is in English.

Not much written information in isiZulu is available in the INK branches for the clientele. Banks write letters and send SMSes in English. Contracts are in English and if a client wants an isiZulu these will be translated in a number of days, it is one of five banks that avails such information promptly to its clientele. Signage, advertorials and correspondences are all in English. The clientele has to resolve to visit the branch even for the readily available information to those that speak and read English.

Both bank employees and clientele agree that the usage of isiZulu by the bank in its systems could save the day for many clientele members. The clients posit that receiving information in isiZulu will assist them to be in control of their financial matters and maintain the good level of privacy and security. They feel they will be able to engage the bank with confidence. The banks' employees also think that the usage of isiZulu by the bank will decrease the numbers of the people coming to the branch. This indicates that bank employees are of the view that clients come in even for frivolous and minor matters. Therefore the non-utility of isiZulu is a barricade to simple banking.

The banking systems in the branches of the INK region such as digital queuing systems and internet banking booths are all in English; however these systems are supported with personnel who speak isiZulu. This is in line with the banks' language policies emphasis on the employment of personnel who are conversant in the local languages. It further presents the reality that isiZulu is still considered a language of oral communication. This indicates no shift in the status that isiZulu enjoyed in the pre-democratic era. The banks use isiZulu not as a language of transaction but a language of establishing minimum understanding with a client. If a client demands information in isiZulu the banks offer to explain orally, and if he insists on the written document, it is sent for translation which will go for days. This substantiates the low status of isiZulu when compared with English.

The digital advancements are exclusively English in the banking sector except for ATMs which have language options. Banking Apps which are designed to give clientele control over their accounts and maintain transactions is largely not enjoyed by the isiZulu speaking

clientele. This digital exclusion of official indigenous languages is in contrast with the objectives of the language policies in the banking sector, it also indicates that the regulatory bodies such as the Financial Services Board, the National Credit Regulator and National Consumer Commission do not consider linguistic human rights as being of paramount importance in the financial sector..

4.6. RECOMMENDATIONS

The study recommends that language watchdogs such as PanSALB should establish a monitoring and evaluation of commercial banks and legislate implementation policies. This will mean that constitutional bodies in the financial sector viz. Financial Services Board, National Credit Regulator and National Consumer Commission will be subjected to report to PanSALB their achievements on linguistic inclusion in their sector It will further assist these regulatory bodies in enforcing the implementation of sections of their policies that requires linguistic equality.

Government must develop a policy on digital inclusion of official indigenous languages. The plight of the digitization as seen in the banking industry is that majority of the citizens are still unable to take advantage of the benefits brought by the digital technology. This, as evident in the findings of the study, is because of the language barrier. Therefore legislating digital linguistic inclusiveness will ascertain the entrance of majority of the citizens who are speakers and users of official indigenous languages.

Further research should look into a possibility of the development of new policies that will be in line with the digitalisation as it has become the norm in the business today. Digitalisation itself needs to be researched whether it is indeed granting the convenience it is proclaimed to bring to the targeted market of the banks. There is also a need to study the perceptions and feelings of the users of the digital platforms in the banking sector.

In its exploration of the perceptions of the feelings and perceptions of the clientele and employees of the banks the study was not able to extract the dynamics to a greater extent. There seems to be a contrast in what the tellers think about language use and the objectives of the policy makers. This phenomenon needs to be enquired further. The clientele mentioned maintenance of privacy as the primary reason to require isiZulu documents and Apps. Further research can look to this relationship of language and bank use.

The study aimed to study how the banks manage the language matters and how in their structures do they cater for multilingualism, however the banks were not open to participation in the study, therefore questions around how language is managed by the banks remains a question for further research.

4.7 Chapter Conclusion

This chapter summarised the study, looked at the main points of each chapter and clarified the challenges of the study. It further summarised the findings and conclusions drawn in the study. It offered recommendations for further research and policy development where applicable.

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ADDENDUM A: INFORMED CONSENT FOR TELLERS, BANK MANAGERS AND CLIENTELE

The Utility of Written IsiZulu in the banks located in KwaMashu: A Language Planning Evaluation Study

Information Sheet and Consent to Participate in Research

Date:

My name is Mr Mongezi Bolofo the University of KwaZulu Natal School of Arts. I am the Masters Student and a researcher of this study.

You are being invited to consider participating in a study that evaluates the use of written isiZulu by the banks in KwaMashu. The aim and purpose of this research is to find out how do the banks implement their language policies and what effects do these language policies have in the elevation of the status of official indigenous languages like isiZulu.

The study is expected to enroll 100 participants in total, 20 participants (15 clientele participants, 4 tellers and 1 bank manager) of various ages in six KwaMashu branches of six different commercial banks. The duration of your participation if you choose to enroll and remain in the study is expected to be 20 minutes. Please note that enrolling in the study does not in any way affect your employment and information shared will remain anonymous so that it does not affect your employment and other provisions that you are normally entitled to.

The study does not pose any significant risk to you given that the filling in the questionnaire/being interviewed does not require disclosing your banking details/personal employment information. We have also taken measures to ensure that your information is kept at a secure location where it can only be accessed by the researcher and the Supervisor.

This study has been ethically reviewed and approved by the UKZN Research Ethics Committee (approval number_____).

In the event of any problems or concerns/questions you may contact the researcher at (071 882 1193) or the UKZN Research Ethics Committee, contact details as follows:

RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus
Private Bag X 54001
Durban
4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 260--- - Fax: 27 31 260-----

Email: [@ukzn.ac.za](mailto:_____@ukzn.ac.za)

Your participation is entirely voluntary and does not involve any financial costs to you. You can decide at any point to stop participating in this study. In the event of refusal/withdrawal of participation you will not incur penalty or loss of services or other benefit to which you are normally entitled in the bank.

The interview will be recorded and the recordings will be kept the pin-secured device and all the recordings will be discarded and disposed of after 5 years.

In the event that the study findings are published to a wider scientific community, your name and any identifiable data will not be used. All of your information will be kept in secure filing cabinets at the University of KwaZulu Natal and will not be shared with any third part

CONSENT

I _____ have been informed about the study entitled **The Utility of Written IsiZulu in the banks located in KwaMashu: A Language Planning Evaluation Study by**

I understand the purpose and procedures of the study.

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction. I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any service that I would usually be entitled to.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher Mr. M. Bolofo at 071 882 1193. If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 260----- - Fax: 27 31 260-----

Email: @ukzn.ac.za

I agree to:

- Participate in the answering of questionnaires.
- Participate in the structured interview with the researcher.

- The interview being recorded with a voice recording device

_____	_____
Full name of Participant	Date
_____	_____
Signature of Participant	Date
_____	_____
Signature of Person Conducting Consent	Date
_____	_____
Signature of Witness	Date
(Where applicable)	

ADDENDUM B: QUESTIONNAIRE FOR BANK TELLERS

Tellers Sociolinguistic Survey Form

Participant ID #	Date
_____	____ / ____ / ____

Please circle the appropriate response.

A. The 5 following questions are about you.

- How old are you?
 - Between 16 to 25 years old
 - Between 26 to 35 years old
 - Between 35 to 55 years old
 - +56 years old
- What is your sex?
 - Female
 - Male
 - Other
- Are you South African
 - Yes
 - No, What nationality are you _____
- What is your home language?
 - isiZulu
 - isiXhosa
 - English
 - Afrikaans
 - Sesotho
 - Other, please specify _____
- What is your Level of Education?
 - Grade 6 or below
 - Grade 9-10
 - Grade 11-12
 - Post-Matric Certificate
 - Diploma or Degree

 - Post-Graduate

B. The next 13 questions ask about language use in communicating with the clientele of the bank.

6. What language do you use in Communicating with the isiZulu speaking clientele in KwaMashu?
- A. IsiZulu
 - B. English
 - C. Afrikaans
 - D. IsiXhosa
7. In a day, how many English speakers do you see in this branch?
- A. None
 - B. Less than 5
 - C. Between 6-10
 - D. Between 10-20
8. What languages do you use in explaining terms and conditions of various services to the isiZulu speaking clientele?
- A. IsiZulu
 - B. English
 - C. isiXhosa
 - D. Afrikaans
 - E. Other please specify _____
9. In what language(s) do your clients sign agreements and contracts with the bank?
- A. English
 - B. Afrikaans
 - C. IsiZulu
 - D. Other please specify _____
10. Do you *offer* the isiZulu speaking clientele written documents in isiZulu?
- A. Yes
 - B. NO

Why?

11. Does your bank have the official contractual documents in isiZulu?

- A. Yes
- B. No

12. Are you aware of the rights of the clientele to receive information in isiZulu?

- A. Yes
- B. No

13. Do you make clients aware of their right to receive information in isiZulu?

- A. Yes
- B. No

Why

14. If a client demands documents in isiZulu what do you do?

- A. Tell them they are not available
- B. Pass the client to my immediate superior

15. Do you think the clients' demand of information in isiZulu is justifiable?

- A. Yes
- B. No

Why?

16. Have you ever assisted a client that needed clarity on an SMS or letter that is an advertorial?

- A. Yes
- B. No

17. Do you feel that generally people understand the bank's correspondence?

- A. yes
- B. No

18. Do you think the bank writing in isiZulu would assist the clients?

- A Yes B
- No

Why?

C. The next 2 questions will ask you about your the your bank's language management systems.

19. Does your bank have a language policy?

- A. Yes,
- B. No,
- C. I don't know

20. Does your bank offer written information in any other official languages?

- A. Yes
- B. No
- C. I don't know

D. The next 3 questions will ask you about your digital platform

21. Does Your Bank have an App?

- A. Yes
- B. No
- C. I do not know

If yes,

17.1 Do most of your clients use the App?

- A. Yes
- B. No

If YES,

17.1.1 Is the App in English only?

- A. Yes
- B. No

If NO,

17.1.2 In what other language is the App accessible?

22. Does your bank have a website?

- A. Yes
- B. No
- C. I don't know

If YES,

22.1 Is the website in English?

- A. Yes

B.No

23 . Is there any other information with regards to language use by the bank or the clientele that you would like to make us aware of?

Thank you for your participation and your cooperation

ADDENDUM C: CLIENTELE QUESTIONNAIRE

Clientele Sociolinguistic Survey Form

Participant ID #	Date
	___ / ___ / ___

Please circle the appropriate response.

A. The 5 following questions are about you.

- How old are you?
 - Between 18 to 25 years old
 - Between 26 to 35 years old
 - Between 35 to 55 years old
 - +56 years old
- What is your sex?
 - Female
 - Male
 - Other
- Are you South African?
 - Yes
 - No, What nationality are you _____
- What is your home language?
 - isiZulu
 - isiXhosa
 - English
 - Afrikaans
 - Sesotho
 - Other, please specify _____
- What is your Level of Education?
 - Grade 6 or below
 - Grade 9-10
 - Grade 11-12
 - Post-Matric Certificate
 - Diploma or Degree
 - Post-Graduate

If you selected A (Grade 6 or Below) in the previous question: 5A. Can you read and understand in English?

- Yes
- No
- I try

5B. If No, Do you read and understand isiZulu?

- A. Yes
 - B. No.
 - C. I try
-

B. The next 10 questions ask about communicating with the bank.

- 6. Do you receive letters from your bank?
 - A. Yes
 - B. No
 - C. I don't know

- 7. In what language (s) do you receive your letters?
 - A. English
 - B. Afrikaans
 - C. isiZulu

- 8. Do you receive SMSes from your bank?
 - A. Yes
 - B. No
 - C. I don't know

- 9. In what language(s) are the SMSes from your bank?
 - A. English
 - B. Afrikaans
 - C. IsiZulu

- 10. Do you feel that your bank communicates with you in a clear and understandable language?
 - A. Yes
 - B. No

- 11. Does your bank write to you in isiZulu?
 - A. Yes
 - B. No

- 12. Have you ever been given an option to receive written information such as loan agreements and letters in isiZulu?
 - A. Yes
 - B. No

- 13. Are you aware of your rights to receive information isiZulu?
 - A. Yes
 - B. No

- 14. Have you ever asked to receive information in isiZulu?

- A. Yes
- B. No

Why _____

15. Do you use isiZulu at the ATM?

- A. Yes
- B. No

Why _____

C. The next 3 questions will ask you about your thoughts in banks using isiZulu.

16. Do you think your bank uses enough written isiZulu to communicate with you?
A. Yes,
B. No,

17. What are your views about bank using isiZulu to write to its clientele?
A. It is not necessary since their staff can explain.
B. It would be waist of money.
C. It would benefit me so I can maintain my private matters with the bank
D. It would help me understand banking matters better

18. Any other comments with regards to this?

D. The next 2 questions will ask you about your digital platform

19. Does Your Bank has an App?

- A. Yes
- B. No
- C. I do not know

If YES,

19. 1 Do you use the App?

- A. Yes
- B. No

If YES,

19.1.1 Is the App in English only?

- A. Yes
- B. No

If no,

19.1.2 In what other language is the App accessible?

20. Does your bank have a website?

- A. Yes
- B. No
- C. I don't know

If YES,

20.1 Is the website in English?

- A. Yes
- B. No

Thank you for your participation and your cooperation.

ADDENDUM D: QUESTIONS FOR SEMI-STRUCTURED INTERVIEW WITH BANK MANAGERS.

Prepared Questions for a Semi-Structured Interview with Bank Managers

1. Does Your Bank have a language Policy?
2. Does your bank offer written information in official indigenous languages?
3. What products do you have written in isiZulu in this branch?
4. If clients demands written information in isiZulu what is the procedure in place to assist the clients?
5. Is there a language unit in the bank to assist with language matters?
6. How do you deal with clients who have no understanding of English and Afrikaans?
7. Do you think that the banks should use written isiZulu to its clients?
8. Do you feel that since the Apps and ATM depositing platforms there has been a decline of numbers of clients coming to the branches?
9. In your forms do you offer isiZulu as a language of correspondence?
10. Have you ever had cases of fraud due to people being unable to understand information by the bank.